



Growing Business in Nevada

THE BUSINESS ADVOCATE



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Workplace Safety: Good for Employees and Your Bottom Line

An unfortunate series of recent high-profile workplace violence incidents have put many American workers on high alert. According to the Occupational Safety and Health Administration, nearly 2 million workers report being victims of workplace violence each year. In 2014, the Bureau of Labor Statistics reported 749 fatal injuries due to workplace violence making it one of the top four causes of death in the workplace. Workplace violence is recognized as an occupational hazard, and like hundreds of other safety issues that threaten worker health and safety, can be avoided or minimized if employers take appropriate precautions.

Every worker has the right to return home safely at the end of their shift. Establishing a safe and healthful work environment requires every employer—large and small—to make safety and health a top priority. In addition to doing the right thing for employees, safety is good business. Recent estimates by OSHA indicate business costs associated with occupational injuries at close to \$170 billion—money that comes directly

from company profits. The bottom line: protecting people on the job is in everyone's best interest.

Under the provisions of the Occupational Safety and Health Act of 1970, as an employer, you are required to provide a workplace free from recognized hazards that are causing, or are likely to cause death or serious physical harm to your employees regardless of the size of your business. In Nevada, employers are also subject to provisions of NRS 618.383 which, among other things, requires employers with more than 10 employees, to have a written workplace safety program.

Whether your business is required by law, or has elected to develop a voluntary written workplace safety program, having a carefully crafted plan is important to identify potential hazards and protect your employees. In order to be effective, a safety and health program should contain the following elements: management leadership and employee participation, worksite analysis, hazard preven-

tion and control, education and program evaluation. Nevada law requires an additional element for companies with 25 or more employees: a safety committee. (For companies required by law to have a written plan, please refer to NRS 618.383 for specific plan elements required.)

Management leadership and employee participation

The owner or manager of a company can set the tone for developing a safety culture. If you're not interested in preventing injury or illness, your employees probably won't be either. By involving your employees in the process of planning and implementation, you give them an opportunity to buy-in. This can be achieved by taking actions such as:

- Post the company's written safety and health policy in a location visible to employees
- Involve employees in developing policies
- Host a meeting to communicate the plan and objectives

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Workplace safety, continued

- Personally abide by all safety and health rules and take part in training activities
- Institute an accountability system and conduct an annual review

Worksite Analysis

Worksite analysis is a process to help you identify and eliminate any existing or potential hazards. A hazard analysis should be completed for all jobs and processes that all employees know and understand. To do this, it is helpful to:

- Request a free safety consultation visit from the State of Nevada Safety Consultation and Training Section (SCATS)
- Stay current on newly recognized hazards in your industry and seek professional advice from safety and health experts
- Perform periodic reviews with employees to find hidden hazards in use of equipment or procedures, especially after changes in equipment or processes occur
- Implement an adequate system for reporting hazards and encourage employee reporting
- Review historical information on injury or illness at your worksite to identify any potential patterns that may be developing

Hazard Prevention and Control

Once you have identified existing and potential hazards, you are ready to implement the systems and guidelines that prevent or control those hazards. This is another area of your program where SCATS can assist at no cost to you. Whenever possible, a hazard should be eliminated. When a hazard cannot be eliminated, systems should be established to control them. This can be done when you:

- Regularly and thoroughly maintain equipment
- Ensure hazard correction procedures are in place and be willing to enforce them
- When necessary, ensure that employees know how to use and maintain personal protective equipment
- Plan for emergencies, including active shooter incidents, fire and natural disasters, and conduct frequent drills to ensure all employees know what to do
- If necessary, have a medical program tailored to your facility's potential needs

Education and Compliance

It's important that everyone in the workplace be properly trained, including management, contractors, part-time employees and temporary workers. As an owner or manager, you must ensure that all employees know about the materials and equipment they work with, any potential hazards and how to control those hazards.

- Allow only properly authorized and trained employees to do any job
- Train supervisors to understand all the hazards faced by the employees and how to reinforce training with quick reminders or with disciplinary action if necessary
- Develop a plan for correction and/or disciplinary action and ensure that this corrective plan is communicated and enforced fairly and consistently

Safety Committee

Pursuant to Nevada law, if you have 25 or more employees or are engaged in the manufacture of explosives, you are required to have a safety committee. Businesses with fewer than 25 employees can also form a voluntary safety committee. Safety committees can be a useful tool in your safety program regardless of the number of employees.

The Division of Industrial Relations Safety Consultation and Training Section (SCATS) is your partner in promoting a safe workplace. The section provides free, high-quality safety and health consultation services that focus on the prevention of injury and illness. In addition, they offer a wide variety of compliance assistance materials such as the Nevada OSHA poster in English and Spanish, a guide to written workplace safety, fact sheets, safety tips and a video lending library. Formal classroom training is also conducted monthly. They can be reached at 877-4SAFENV (473-3368) or www.4safenv.state.nv.us.

Additional Workplace Safety Plan Resources:

Small Business Handbook, OSHA: www.osha.gov/Publications/smallbusiness/small-business.pdf

General Industry Compliance Assistance Quick Start, OSHA: www.osha.gov/dcsp/compliance_assistance/quickstarts/general_industry/index_gi.html

When workers stay healthy, the direct cost-savings to businesses include:

- Lower workers compensations costs
- Reduced medical expenditures
- Smaller return-to-work expenditures
- Fewer faulty products
- Lower costs for job accommodations for injured workers
- Less money spent for overtime benefits

Safety and health also make big reductions in indirect costs, due to:

- Increased productivity
- Higher quality products
- Increased morale
- Better labor/management relations
- Reduced turnover
- Better use of human resources

Employees and their families benefit from safety and health because:

- Their incomes are protected
- Their personal lives aren't hindered by injury
- Their stress is not increased

BUSINESS DEVELOPMENT CORNER:

GETTING INTO THE ZONE

If your business imports products, parts or raw materials from outside of the country, then it may save you time and money to get into the zone. A “Foreign Trade Zone” that is. Nevada has two designated Foreign Trade Zones (FTZ): #89 in southern Nevada and #126 in the north.

What is a Foreign Trade Zone?

A FTZ is a designated location within the state that is treated as if it is outside U.S. borders for customs purposes. The zone can be used for storage, distribution, and production activities. When items are imported into the FTZ, no customs duties are required to be paid until the product leaves the location. If the item is re-exported outside of the U.S., no duty has to be paid and it is entirely exempt from tax, or use fees. Once the items are shipped outside of the designated trade zone to be sold within the country, duty and all associated fees are paid at that time.

The Foreign Trade Zones in Nevada also have the more flexible designation as an Alternative Site Framework which allows items to be imported anywhere within the broad designation of the zone, for example, anywhere in Clark County rather than just specified areas near port of entry. In fact, it is so flexible that a business can qualify their location as a FTZ and there is no need to move to take advantage of the benefits. Companies can have multiple locations within the zone and products can be moved between these locations without paying duties.

What are the benefits of utilizing a FTZ?

- **Improved cash flow:** A FTZ gives a business the option to defer duty payment which helps manage cash flow by not paying the duty until the item is sold or exported outside of the zone for consumption within the country.
- **Eliminate duty on scrap:** After an item enters the FTZ it may be assembled, manipulated, repaired, cleaned, manufactured, salvaged, destroyed, processed, sampled, displayed, mixed, repackaged, tested and stored indefinitely without paying duties. No duty is paid on waste materials or materials that are “used up” in the manufacturing process.
- **Potential savings on finished products:** Another benefit of the FTZ may come from transforming raw materials or manufacturing components into a finished product. In many cases, finished products have lower duty rates than the individual components. For example, if a component part, such as a radio, is imported into your FTZ and incorporated into a finished product, say a vehicle, the finished product may have a lower rate or be duty-free. Your company may even have the option of paying the lower of the component or the finished product duty rate.
- **Improved logistics and reduced paperwork:** Weekly re-

porting can cut paperwork down to at most, 52 reports per year rather than potential daily reporting. There can be further cost and

time saving measures available with careful logistics management, improving supply chain efficiencies, or through hiring a logistics import, export, or transportation company.

- **Faster customs clearance:** Some companies experience accelerated clearance of customs, lower inspection frequency, and 24/7 delivery and withdraw resulting in quicker just-in-time logistics.

- **Production in your backyard:** Keeping production close to home improves oversight of processing, decreases loss due to theft, and better control over intellectual property. The current trend is considered “on-shoring” as companies are finding they do not need to move production overseas to be competitive and have found economic advantages to moving back within the United States.

Is it right for your business?

According to the Las Vegas Global Economic Alliance (LVGEA), any company that imports raw materials or finished products— regardless of size— can benefit. Even a small business may be able to utilize a FTZ through a 3rd party logistics company. For example, after a clothing distributor in Nevada started utilizing the FTZ, they experienced significant financial savings and improved logistics. The direct benefits to their bottom line led to growth in their business.

How do I get started?

First, you need to contact the grantee organization designated by the federal government that manages the FTZ. In Clark County, you will need to contact LVGEA; in northern Nevada, EDawn. They will walk you through the process (at no cost to you) and help you conduct a cost/benefit analysis to make an initial evaluation of the potential benefits. The process of evaluation, application and approval will typically take between 3 to 6 months. After you begin utilizing the FTZ, the cost to your company will vary depending on size and how you plan to utilize the program.

Contact

LVGEA— www.lvgea.org

Kathy Parker, (702) 791-0000 or kathyp@lvgea.org

EDawn— <http://edawn.org>



EMV chip cards: Weighing the pros and cons of making the switch



If you are a retailer with point of sale credit card acceptance, meaning face to face transactions, then you may already be aware of the move last October to the “EMV” chip card point of sale processors, and the associated liability shift. EMV (Europay, MasterCard and Visa) chip cards provide more secure transactions with

much lower risk of credit or debit card fraud in live transactions. The new cards are equipped with a small computer chip that is extremely hard to counterfeit and produces a unique code for every transaction. Because almost half of the world’s credit card fraud now occurs in the U.S., the EMV chip cards and card readers are becoming the new standard.

Although it is not a legal requirement to switch to an EMV card reader, the most compelling reason to switch is the shift in liability to the retailer. If a customer has a credit card with an EMV chip and the retailer where the sale occurred does not have an EMV reader, then the liability to cover the fraud shifts from the bank or credit institution to the retailer. However, if the customer does not have an EMV chip card the liability remains with the bank. It is estimated that less than 50% of cards (credit and debit) will be transitioned over to the EMV chip by the end of 2015.

Should you make the investment in this new technology? The considerations to weigh in the decision include:

- ☑ The amount and frequency of your average sale
- ☑ The type of transaction
- ☑ The cost to switch over to the new machines
- ☑ Your exposure amount to fraud liability

If you are a small business with a low average sale amount (such as a dry cleaner or food truck) the cost of moving to the new card readers may be prohibitive compared to loss due to fraud. On the other hand, if you sell higher ticket items such as jewelry, art, or electronics, then the potential loss of even just a few fraudulent transactions may outweigh the cost of purchasing a new card reader and you will likely want to switch immediately if you haven’t already.

The cost to switch includes purchasing the new equipment (starting at \$50 and up), monthly processing plans, and a percentage of the sale, where the cost of not switching, is the potential liability. Other possible benefits of transitioning to the new card readers may include increased consumer confidence and the ability to add a processor that includes a pay by phone reader, appealing to more sophisticated technology users.

Retailers should also be aware that ecommerce fraud is expected to increase as more EMV readers come on line.

ask an EXPERT



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Q: How do I develop an effective startup pitch?

A: For founders, one of the most important investments they will make in their startup is the time and effort spent crafting a pitch. A well-constructed pitch can help garner community support, media attention, and investment. At their core, all great pitches follow the same basic recipe.

A pitch begins with a compelling story that illustrates the problem the business strives to solve. The story is easily understood, is relatable, and leads into an explanation of how the problem will be solved by the startup. This is the most important aspect of the pitch. Listeners must clearly understand what the business is doing and why it is valuable to customers.

While presenting the solution to a problem is the sexy part of pitching, it is not the end of the pitch. It must provide detailed insight into the sustainability of the business. This is done a number of ways; the first is by providing a brief financial overview. This includes the market for the product, the size of the market, past sales and profits, and future projections. It is also important to acknowledge that startups do not operate in a vacuum; there is always competition targeting the same customers. A startup founder must be able to articulate an understanding of their industry, the companies in that same or similar space, and why their solution is superior.

Another way that business sustainability will be judged is on the team behind the startup. A strong team will have principals who are experts in their respective fields and advisors who fill in gaps in their knowledge. The pitch will give an abbreviated background on the startup principals and will clearly illustrate why they are the best people to bring the project to fruition.

Lastly, depending on the purpose of the pitch, it may include details on financing, including any funding received, how much capital the startup is currently hoping to raise, and how those funds will be used. Remember that investors like it when entrepreneurs have invested their own money in their startup. Additionally, investors want to know what they will receive for their investment and when.

An effective pitch includes more than just content; it also requires great visuals, passion, and practice. Startup founders should take advantage of community resources such as 1 Million Cups to practice their pitches and receive feedback prior to delivering an important investor pitch.

Have a question for one of our guest experts?
Email cfoley@business.nv.gov.



RESOURCE ORGANIZATION SPOTLIGHT

Extended Studies at the University of Nevada, Reno

For 125 years, Extended Studies at the University of Nevada, Reno has improved lives by providing innovative, high-quality education at any time or place. Noncredit professional development courses and certificates are offered on campus, online or at sites across Nevada in such areas as Human Resources, Nonprofit and Supervisory Management, Digital Marketing, Project Management, Graphics, Business Computer Skills, Programming, Mediation, Manufacturing and Gaming Management.

"As the workforce development arm of the University of Nevada Reno, it's our mission and privilege to work with Governor Sand oval, our community, and business and industry to build a skilled workforce in Nevada," said Jodi Herzik, executive director of professional development programs for Extended Studies.

"Our programs and courses help Nevadans develop skills, acquire knowledge, make connections and gain confidence and tools needed to be successful in higher level roles and leadership to strengthen their businesses' bottom lines."

In 2014, enrollment in courses and programs neared 72,000 students, including nearly 9,000 students who enrolled in noncredit courses and programs offered on campus, online, or on-site at organizations across Nevada. Enrollment figures for 2015 are expected to exceed last year's numbers as Extended Studies develops new programs to meet the demands of a changing workforce and community.

"The culture in Nevada is changing. As the need for a skilled workforce continues to grow in Nevada, more and more companies realize the value of ongoing continuing education as a necessary tool for retaining their best employees," Herzik said.

"Extended Studies partners with businesses and organizations large and small to provide training in areas such as leadership, project management, and human resources. That focused, high-quality training benefits employees, businesses, institutions and organizations, and ultimately leads to a more successful Nevada."

For more about Extended Studies at the University of Nevada, Reno and partnering to meet your own or your organization's professional development needs, contact us at 800-233-8928, visit www.extendedstudies.unr.edu or email one of the following individuals:

Jodi Herzik, MPA, Executive Director, professional development programs- jodim@unr.edu

Shera Alberti-Annunzio, M.Ed., Assistant Director, professional development and certificate programs- shera@unr.edu

Amy Ginder, M.S., Assistant Director, management and leadership programs- aginder@unr.edu

JoAnne Gipson, Operations Manager, gaming management programs- gipson@unr.edu



Extended Studies
University of Nevada, Reno

Extended Studies student earns national certification and promotion

Matthew Lawton earned the internationally recognized Certified Associate in Project Management (CAPM) credential from the Project Management Institute (PMI) one month after completing the PMP/CAPM Credential Exam Preparation course offered by Extended Studies at the University of Nevada, Reno in fall 2014. Nine months later, he was promoted to senior business systems analyst for Washoe County Technology Services Department, a promotion he attributes to earning the CAPM credential as a result of professional development training through Extended Studies.

"The class was just fantastic," Lawton said. "About a month after I took the class I sat for the CAPM exam and passed. Ultimately, earning the CAPM was a big factor in achieving the promotion to senior business systems analyst and moving from a technical role to a more management and leadership oriented position."

Lawton started work in 2006 as a technology systems developer for Washoe County Technology Services Department, and although he has been happy in his role there, he said he decided a few years ago that he wanted to diversify his skill set. When Washoe County brought in an instructor from the PMI Northern Nevada Chapter for project management training, the idea of earning an internationally recognized certification appealed to Lawton. Just when he was considering how he could move toward earning a PMI credential, he opened his mailbox and learned about the PMP/CAPM Exam Prep course offered by Extended Studies.

"I was thinking about possibly earning the credential someday and then saw the class. Completing the program really paved the way to achieving my goal of certification," Lawton said. "Taking the class helped me focus and got me out there to take the exam with the knowledge fresh in my mind. Earning the CAPM has been very valuable to me professionally. It made me more cognizant of project management principles and best practices, and has provided tools and context for developing stronger relationships with managers, project coordinators, and leaders in our organization."

Lawton was promoted to senior technology systems developer for Washoe County Technology Services Department in July 2015, and to senior business systems analyst in November 2015.



Entrepreneurship + Innovation: A minute with Marcel

I am a big fan of TED Talks and the powerful storytelling platform it provides for people to spread “ideas worth sharing.” Not long ago, I watched a particularly insightful presentation on why some startups succeed and others fail.

With that thought in mind, our Entrepreneurship + Innovation feature this month highlights TED Talk speaker Bill Gross’ findings on the key factors for startups success. Mr. Gross is the founder of IdeaLab, a company focusing on innovative ideas and businesses. He firmly believes that startups are one of the greatest things that can change the world, and make it a better place. He sums up his startup philosophy as follows: “If you take a group of people with the right equity incentives and organize them in a startup, you can unlock human potential in a way never before possible. You get them to achieve unbelievable things.”

But, if that were true, why do so many startups fail? This fact prompted him to ask a better, more fundamental question about startups: What matters the most for startup success? Here is an outline of his key points.

Five Essential Factors that Lead to Startup Success:

- The Idea - Is the business idea what matters most?
- Team- Is the team the key element for execution and adaptability? Here, he quotes boxer Mike Tyson and draws laughs as he questions a team’s adaptability and perseverance in the face of adversity. The quote underscores the practical reality of overcoming obstacles: “Everybody has a plan, until they get punched in the face.”
- Model- Does the company have a good business model—that is, a clear path in terms of generating revenues and controlling costs?
- Funding- Is funding the most important thing?
- Timing- Is the idea too early and the market is simply not ready for it?

By examining these five factors across multiple companies both inside and outside IdeaLab’s portfolio, Mr. Gross ranked them with respect to those elements. Even to him, the results were surprising. The relative importance of the factors that make the difference between startup success and failure are as follows, in descending order of importance: #1 Timing (accounted for 42% of the difference between success and failure); #2 Team (32%); #3 Idea (28%); #4 Model (24%); #5 Funding (14%).

Of course, the ranking is not definitive, as Mr. Gross readily admits, but the key point is that the idea itself- what he thought would be most important- does not appear to be the most important factor for the success of the startups he studied. Indeed, timing mattered far more across those companies. He goes on to give specific examples of companies—Airbnb, Uber, Instagram, and YouTube—that have experienced huge success largely because of timing.

The takeaway is that all five factors play some role in startup success. Significantly, they can be put to good use if we view them as part of a checklist when launching a new business. For more details, watch and enjoy the entire 6:40 minute presentation at: www.ted.com/talks/bill_gross_the_single_biggest_reason_why_startups_succeeded?language=en.



Meet Marcel Fernando Schaerer

Marcel F. Schaerer was appointed as deputy director of the Department of Business and Industry in October. Mr. Schaerer is based in the Las Vegas Director’s office and manages the newly created office of Business, Finance and Planning. The office works with existing businesses in Nevada on access to capital and business advocacy, and develops business-to-business events and programs.

Schaerer has more than 30 years of experience in business operations, development and management. He is the co-founder of International Professional Development Services, a business consulting and training firm established in 1996.

Previously, he worked at the Nevada Small Business Development Center for 5 1/2 years as director of the Imagine 2020 Initiative and a brief term as the director of southern operations. Prior to that he was the division director at the Center for Employment Training in Reno.

In addition to his business operation and organizational development experience, Marcel has served as an instructor of macro and microeconomics at the University of Nevada Reno. He also has extensive experience implementing training programs, diversity workshops and creating collaborative business partnerships.

Schaerer earned a bachelor’s degree in Economics and Global Studies, and a master’s degree in Economics from the University of Nevada, Reno. He is a certified NxLevel for Entrepreneurs instructor and has received Lean Manufacturing Training certification from Nevada Industry Excellence.

STATEWIDE CALENDAR OF EVENTS

For event details, registration instructions and cost, please visit http://business.nv.gov/Business/Event_Calendar/Calendar_of_Events/

LAS VEGAS

December 17 1:00pm to 3:00pm	Where's the Contract? Doing Business with the U.S. Department of Veterans Affairs Multiple Locations
January 7 4:30pm to 7:00pm	Small Business Startup Steps University of Nevada Cooperative Extension 8050 Paradise Rd., Classrooms B & C Las Vegas, NV. 89123
January 8 9:00am to 11:30am	Small Business Startup Steps Henderson Business Center 112 South Water St., Seminar Room Henderson, NV. 89015
January 16 9:00am to 11:30am	Small Business Startup Steps Las Vegas Urban League 3575 W. Cheyenne Ave. Ste. 101 Las Vegas, NV. 89032
January 23 8:00am to 4:30pm	Veterans: Boots to Business Reboot Pahrump Valley Chamber of Commerce 1301 S. Highway 160 Pahrump, NV. 89048
January 29 7:00am to 1:30pm	Preview Las Vegas Thomas & Mack Center 4505 Maryland Pkwy. Las Vegas, NV. 89154
February 3 8:30am to 5:00pm	Lean Manufacturing Workshop Desert Research Institute 755 E. Flamingo Rd. Las Vegas, NV. 89119
February 4 4:30pm to 7:00pm	Small Business Startup Steps University of Nevada Cooperative Extension 8050 Paradise Rd., Classrooms B & C Las Vegas, NV. 89123
February 5 9:00am to 11:30am	Small Business Startup Steps Henderson Business Center 112 South Water St., Seminar Room Henderson, NV. 89015
February 10 8:30am to 5:00pm	ExporTech Southern Nevada Desert Research Institute 755 E. Flamingo Rd. Las Vegas, NV. 89119
March 3 4:30pm to 7:00pm	Small Business Startup Steps University of Nevada Cooperative Extension 8050 Paradise Rd., Classrooms B & C Las Vegas, NV. 89123
March 4 9:00am to 11:30am	Small Business Startup Steps Henderson Business Center 112 South Water St., Seminar Room Henderson, NV. 89015
March 12 8:00am to 4:30pm	Veterans: Boots to Business Reboot Henderson Business Center 112 South Water St., Seminar Room Henderson, NV. 89015

LAS VEGAS, continued

March 17 8:30am to 5:00pm	ExporTech Southern Nevada Desert Research Institute 755 E. Flamingo Rd. Las Vegas, NV. 89119
March 19 9:00am to 11:30am	Small Business Startup Steps Las Vegas Urban League 3575 W. Cheyenne Ave. Ste. 101 Las Vegas, NV. 89032

RENO/ NORTHERN NEVADA

December 1, 15 6:30pm to 8:30pm	SCORE Start Up Basics Seminar University of Nevada Reno- Redfield Campus 18600 Wedge Parkway, Bldg. A. Room 214 Reno, NV. 89511
December 2, 9, 16, 23, 30 9:00am to 10:00am	1 Million Cups Swill Coffee & Wine 3366 Lakeside Court Reno, NV. 89509
December 17 1:00pm to 3:00pm	Where's The Contract? Doing Business with the U.S. Dept. of Veterans Affairs Multiple Locations
January 6, 13, 20, 27 9:00am to 10:00am	1 Million Cups Swill Coffee & Wine 3366 Lakeside Court Reno, NV. 89509
January 8 8:30am to 10:30am	Opportunities for Veteran-Owned Businesses in Nevada Governor's Office of Economic Development 808 W. Nye Lane Carson City, NV. 89703
January 13 5:30pm to 7:30pm	NCET Tech Wednesday The Discovery Museum 490 S. Center St. Reno, NV. 89501
January 28 8:00am to 12:00pm	Directions 2016 Grand Sierra Resort 2500 E. Second St. Reno, NV. 89595
February 3, 10, 17, 24 9:00am to 10:00am	1 Million Cups Swill Coffee & Wine 3366 Lakeside Court Reno, NV. 89509
February 5 8:30am to 10:30am	Business Intelligence & Market Research for Government Contracting University of Nevada Reno- Redfield Campus 18600 Wedge Parkway, Bldg. A. Room 216 Reno, NV. 89511
February 10 5:30pm to 7:30pm	NCET Tech Wednesday Nevada Blue 9738 S. Virginia St. Reno, NV. 89511
February 13 8:00am to 4:30pm	Veterans: Boots to Business REBOOT University of Nevada Reno Main Campus Ansari Business Building, Room 110 Reno, NV. 89511
March 2, 9, 16, 23, 30 9:00am to 10:00am	1 Million Cups Swill Coffee & Wine 3366 Lakeside Court Reno, NV. 89509

Visit http://business.nv.gov/Business/Event_Calendar/Calendar_of_Events/ for additional details and registration information.

December 17 10:00am to 11:00am	How to Become Your Own Boss
January 20 1:30pm to 2:30pm	Nevada's Local Emerging Small Business (ESB) Program and Certification
February 17 2:00pm to 3:30pm	Nevada Government eMarketplace (NGEM) Registration and Bidding

The Chamber hosts inaugural Young Entrepreneurs Academy (YEA!)

The Chamber Reno-Sparks-Northern Nevada is hosting Nevada's very first Young Entrepreneurs Academy (YEA!) this school year for local teens! YEA! is a cutting-edge program that transforms local middle and high school students into real entrepreneurial success stories through a 30-week after-school enrichment program. Students are taken step-by-step through the process of launching a new small business—from idea generation to completing a business plan to filing a DBA, and even pitching for real start-up funds from local investors. **By the end of the class, students own and operate fully-formed and functioning businesses, which may be carried on after their graduation from the program.**



The Chamber will not be working alone in providing the best entrepreneurial resources to these students, but working collaboratively with businesses, organizations, and leaders from across our region. Through guest speakers and panels in their fields of expertise and a variety of industries, including marketing, accounting, media relations and more. In addition, dynamic field trips to local businesses will allow participants will get a firsthand look into our region's commerce. Each student business will have the opportunity to interact closely with adult mentors as they develop their business and prepare to pitch to investors and customers. At the end of the program, students can compete regionally and nationally, in conjunction with the U.S. Chamber of Commerce Small Business Summit, for business startup packages and college scholarships.

The class meets weekly, throughout the school year, at Truckee Meadows Community College and leading the

charge to the students' growth and development are volunteer instructors and entrepreneurs Eric Madison, Executive Director of the Cube at Midtown, and Devin Sizemore, Owner/Founder of MarkUBiz.

Through YEA!, The Chamber aims to teach students at an early age how to make a job, not just take a job. This program is not only helping us prepare our next generation of leaders, but also securing future economic growth and stability in our community and across our state. Over 3,000 businesses have been created in the 110 YEA! sites across the nation. It is programs like YEA! that will further our region's goals of being a great hub for startups, small business, economic development and innovation.

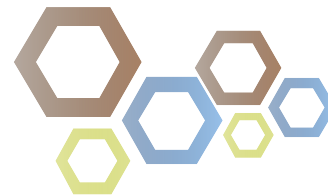
"The YEA! program is exactly the kind of program The Chamber is proud to bring to our community in an effort to build awareness of the entrepreneurial spirit in our young people. The 2015-2016 class will learn the many stages and facets of what it takes to launch a sustainable and successful business." says Len Stevens, CEO of The Chamber.

The program is already bringing community stakeholders together. Local companies and organizations are jumping at the chance to support these young entrepreneurs. Thank you to Wells Fargo, Model Dairy, US Bank, Truckee Meadows Community College, The Abbi Agency, Ebarra International, and the Reno-Tahoe Young Professionals Network.

For more information please contact The Chamber's Program and Event Manager, Leslie Masterpool, at LMasterpool@TheChamberNV.org.



NEVADA SMALL BUSINESS RESOURCE DIRECTORY



ACCESS TO CAPITAL

Accion
1951 Stella Lake St.
Las Vegas, NV. 89106
Phone: (702) 250-3372
Web: www.accionnv.org

Bank of Nevada
Multiple Locations
Web: www.bankofnevada.com

Prestamos/CPLC
3685 Pecos-McLeod
Las Vegas, NV. 89121
Phone: (702) 207-1614
Web: prestamosloans.org

Nevada State Bank
Multiple Locations
Web: www.nsbank.com

Nevada State Development Corporation
1551 Desert Crossing Ct.
Las Vegas, NV. 89144
Phone: (702) 877-9111
Web: www.nsdcc.com

Nevada State Development Corporation
6572 South McCarran Blvd.
Reno, NV. 89509
Phone: (775) 770-1240
Web: www.nsdcc.com

Nevada Business Opportunity Fund
550 E. Charleston Blvd. Suite E
Las Vegas, NV. 89104
Phone: (702) 734-3555
Web: www.4microbiz.com

Rural Nevada Development Corporation
1320 E. Aultman St.
Ely, NV. 89301
Phone: (775) 289-8519
Web: www.rndcnv.org

Small Business Administration (SBA)
Multiple Locations
Web: www.sba.gov

The Interface Financial Group
Chuck and Karin Schultz
Phone: (702) 636-8644
Web: www.interfacefinancial.com/Schultz

USDA Rural Development
7080 La Cienega St. Ste. 100
Las Vegas, NV. 89119
Phone: (702) 407-1400 ext. 103
Web: www.rurdev.usda.gov/NVHome.html

The Valley Center Opportunity Zone (VCOZ)
300 North 13th St.
Las Vegas, NV. 89101
(702) 384-8269
Web: www.vcoz.org

Wells Fargo
Multiple Locations
Web: www.wellsfargo.com

EXPORTING

Governor's Office of Economic Development
See Government Contracts below

Nevada Industry Excellence
Multiple Locations
Web: www.nevadaie.com

U.S. Department of Commerce- U.S. Export Assistance
400 S. Fourth St. Ste. 250
Las Vegas, NV. 89101
Phone: (702) 388-6469
Web: www.export.gov

GOVERNMENT CONTRACTS

Clark County Department of Finance Purchasing & Contracts
500 S. Grand Central Pkwy.
Las Vegas, NV. 89155
Phone: (702) 455-0000
Web: www.clarkcountynv.gov/depts/finance/purchasing/pages/default.aspx

Governor's Office of Economic Development
555 E. Washington Ave. Suite 5400
Las Vegas, NV. 89101
Phone: (702) 486-2700
Web: www.diversifynevada.com

Governor's Office of Economic Development
808 West Nye Lane
Carson City, NV. 89703
Phone: (775) 687-9900
Web: www.diversifynevada.com

Nevada Department of Transportation
600 S. Grand Central Pkwy. Room 140
Las Vegas, NV. 89106
Phone: (702) 730-3301
Web: www.ndotdb.com

INSURANCE

State of Nevada, Division of Insurance
2501 E. Sahara Ave. Suite 302
Las Vegas, NV. 89104
Phone: (702) 486-4009
Web: www.doi.state.nv.us

State of Nevada, Division of Insurance
1818 E. College Parkway Suite 103
Carson City, NV. 89706
Phone: (775) 687-0700
Web: www.doi.state.nv.us

State of Nevada, Division of Industrial Relations, Workers' Comp Section
1301 N. Green Valley Pkwy, Suite 200
Henderson, NV 89047
Phone: (702) 486-9000
Web: dirweb.state.nv.us/wcs/wcs.htm

LABOR LAWS

State of Nevada, Office of the Labor Commissioner
555 E Washington Ave. Suite 4100
Las Vegas, NV. 89101
Phone: (702) 486-2650
Web: www.laborcommissioner.com

SMALL BUSINESS RESOURCE DIRECTORY, CONTINUED

State of Nevada, Office of the Labor Commissioner
675 Fairview Dr. Suite 226
Carson City, NV. 89701
Phone: (775) 687-6409
Web: www.laborcommissioner.com

STATE BUSINESS LICENSE

Secretary of State
Multiple Locations
Web: www.nvsos.gov

SilverFlume Business Portal
Web: nvsilverflume.gov

TAXATION

State of Nevada, Department of Taxation
Multiple Locations
Web: www.tax.nv.gov

Internal Revenue Service
110 N. City Parkway
Las Vegas, NV. 89106
Phone: (702) 868-5005
Web: www.irs.gov

TRAINING OPPORTUNITIES

Nevada Business Opportunity Fund
550 E. Charleston Blvd. Suite E
Las Vegas, NV. 89104
Phone: (702) 734-3555
Web: www.4microbiz.com

Nevada Small Business Development Center
Multiple Locations
Web: www.nsbdc.org

LVUL Entrepreneurship Center
3575 W. Cheyenne Ave, Suite 101
Las Vegas, NV 89032
Phone: (702) 636-3949
Web: www.lvul.org

SBA
Multiple Locations
Web: www.sba.gov

SCORE
Multiple Locations
Web: www.score.org

Vegas PBS – Global Online Advanced Learning (GOAL)
3050 E. Flamingo Rd.
Las Vegas, NV. 89121
Phone: (702) 799-1010
Web: www.vegaspbs.org/workforce/

VETERANS SERVICES

Nevada Department of Veterans Services
Multiple Locations
Web: www.veterans.nv.gov

WORKPLACE SAFETY

State of Nevada, Division of Industrial Relations
1301 N. Green Valley Parkway Suite 200
Henderson, NV. 89014
Phone: (702) 486-9080
Web: www.dirweb.state.nv.us

State of Nevada, Division of Industrial Relations
400 West King St. Suite 400
Carson City, NV. 89710
Phone: (775) 684-7260
Web: www.dirweb.state.nv.us

OTHER

City of Henderson
240 Water St.
Henderson, NV. 89015
Phone: (702) 267-2323
Web: www.cityofhenderson.com/economic-development/home

City of Las Vegas
495 S. Main St.
Las Vegas, NV. 89101
Web: www.lasvegasnevada.gov

Clark County
500 S. Grand Central Pkwy.
Las Vegas, NV. 89155-1212
Phone: (702) 455-2000
Web: www.clarkcountynv.gov

Economic Development Authority of Western Nevada (EDAWN)
5190 Neil Rd. Suite 110
Reno, NV. 89502
Phone: (775) 829-3700
Web: www.edawn.org

Las Vegas Global Economic Alliance
6720 Via Austi Parkway, Ste. 130
Las Vegas, NV 89119
Phone: (702) 791-0000
Web: www.lvgea.org

Nevada Association of Counties (NACO)
304 South Minnesota St.
Carson City, NV. 89703
Phone: (775) 883-7863
Web: www.nvnaco.org

Nevada's Center for Entrepreneurship and Technology (NCET)
5441 Kietzke Lane, Second Floor
Reno, NV 89511
Web: www.NCET.org

Nevada Department of Employment, Training and Rehabilitation (DETR)
500 E. Third St.—Carson City, NV. 89713
2800 E St. Louis Ave—Las Vegas, 89104
Web: www.detr.state.nv.us

Nevada League of Cities & Municipalities
310 S. Curry St.
Carson City, NV. 89703
Phone: (775) 882-2121
Web: www.nvleague.com

Nevada Women's Business Center
Nevada Microenterprise Initiative (NMI)
550 E. Charleston Blvd. Suite E
Las Vegas, NV. 89104
Phone: (702) 734-3555
Web: www.4microbiz.com

The CUBE
800 Haskell St.
Reno, NV. 89509
Phone: (775) 622-9900
www.c4cube.com

University of Nevada Las Vegas
Office of Economic Development
4505 S. Maryland Pkwy.
Box 451092
Las Vegas, NV. 89154-1092
Phone: (702) 895-3011
Web: www.unlv.edu/research/econdev

Agency offers recruitment and retention solutions for employers

As an employer, what is most important in keeping your organization fine-tuned and running at optimum performance? At the top of the list of answers are well-trained, conscientious, and dedicated employees. Nevada's Bureau of Vocational Rehabilitation (BVR) understands to reach the business and organizational success you desire, you need reliable and qualified job applicants who can put their diverse abilities to work for you. You want employees who can help you maintain that critical edge and competitive advantage.



BVR can help! They offer a full service business assistance program for business owners and employers that can help you gain a critical advantage in today's highly competitive marketplace. BVR provides professional consultation services that assist business owners and employers in developing short and long term strategies regarding their varying disability-related issues; and assist individuals with disabilities in maximizing their employment opportunities by helping them develop the skills that today's businesses are seeking in the workforce of the future.

BVR represents a real opportunity for business owners and employers to build on their business or organizational success through services in the areas of recruitment, retention, accessibility and education/training. Financial incentives are also available to businesses that employ people with disabilities and take steps to help ensure access for people with disabilities including:

Disabled Access Credit: Provides a non-refundable credit for small businesses that incur expenditures for the purpose of providing access to persons with disabilities. An eligible small business is one that earned \$1 million or less or had no more than 30 full time employees in the previous year; they may take the credit each and every year they incur expenditures. Refer to IRS Form 8826 for more information about eligible expenditures.

Barrier Removal Tax Deduction: Encourages businesses of any size to remove architectural and transportation barriers to the mobility of persons with disabilities and the elderly. Businesses may claim a deduction of up to \$15,000 a year for qualified expenses for items that normally must be capitalized and can list it as a separate expense on the income tax return. This deduction may be used in conjunction with the Disabled Access Credit.

Work Opportunity Credit: Provides eligible employers with a tax credit up to 40% of the first \$6,000 of first-year wages of new employees if the employee is part of a "targeted group," such as a disabled employee, provided that employee has been certified by the appropriate government agency as such. The credit is available after the employee has worked for at least 120 hours or 90 days. See IRS Form 5884 for more information.

To learn more about BVR, contact Ken Pierson at (702) 486-0372 or (775) 823-8110 or visit www.vrnevada.org.



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